Dear Sir:

Please transfer \$25.00 to my account No. xx-xxxx.

John Smith

Figure 1

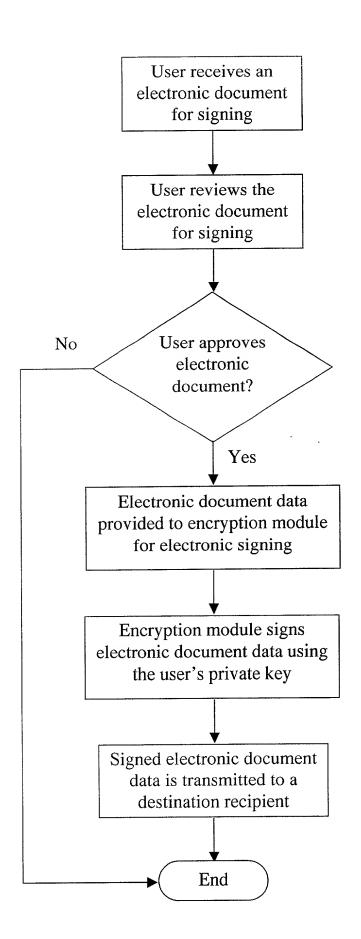
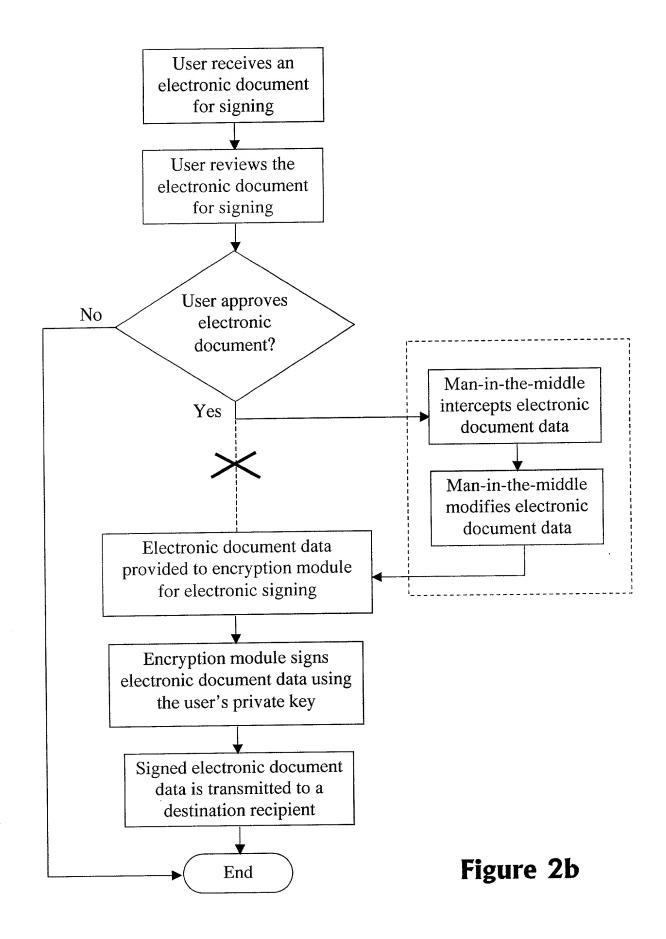
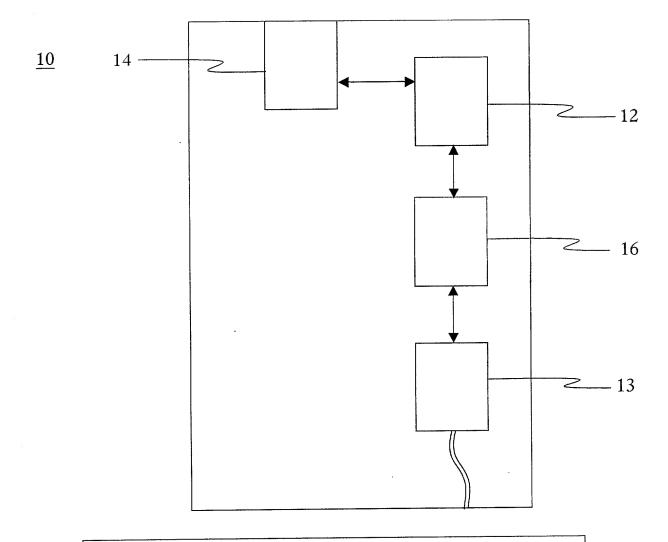


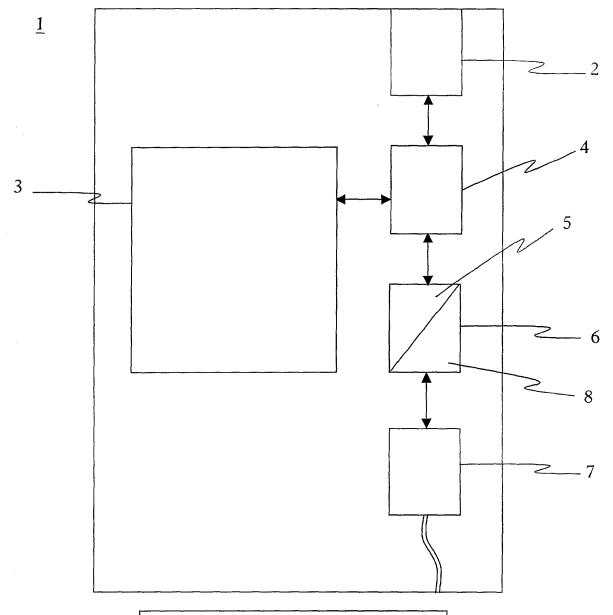
Figure 2a





- 10 is the digital signature module
- 12 is a processor for digitally signing
- 13 is a I/O port for receiving digital data that has been approved by the user
- 16 is a memory circuit for storing at least a private key of the user
- 14 is a biometric input platen approx continuous with outer surface of module

Figure 3



- 6 is a memory circuit5 is ROM for storing private keys8 is other memory for storing document data

Figure 4

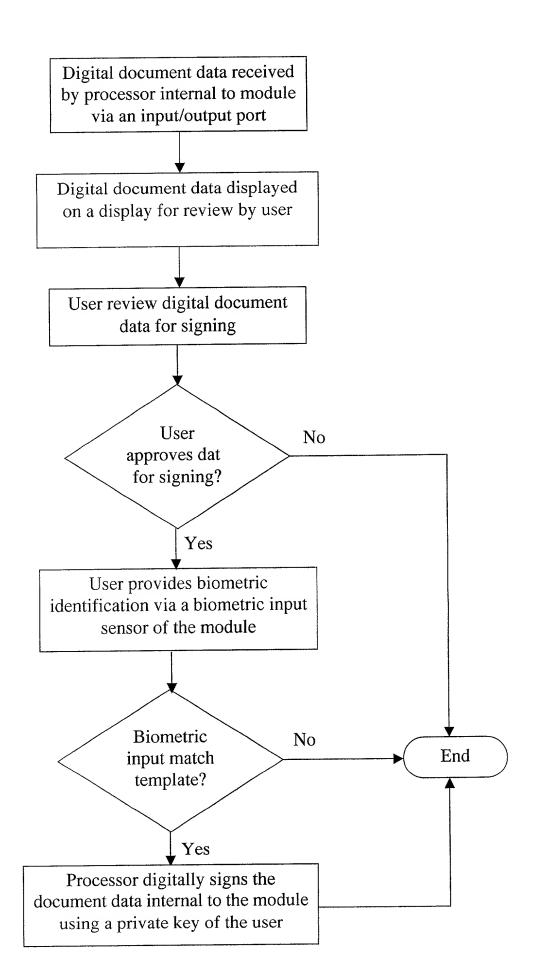


Figure 5

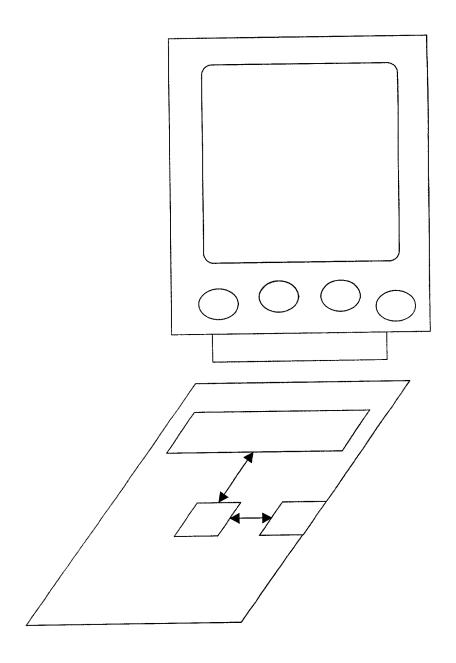


Figure 6

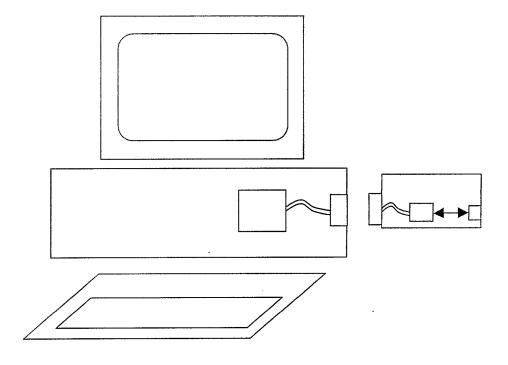
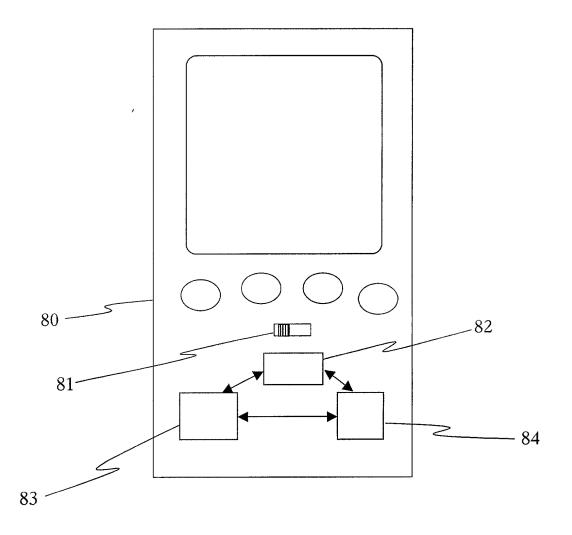


Figure 7



83 is the PDA processor 84 is a PDA display controller 82 is the signing module

Figure 8